

SUPPLEMENT TO CRA**OVERVIEW****In This Section**

This section contains information pertinent to the CRA changes effective January 1, 1996 that were included in the Financial Institution Letter (FIL-35-95) titled Revised Regulation Implementing the Community Reinvestment Act (Part 345); Revision to Regulation C, dated May 17, 1995. (The preceding CRA sections in this manual contain information critical to the revised CRA that was distributed in FIL-10-96 titled CRA Examination Procedures and Public Evaluation Formats, dated March 8, 1996.)

The guidance in this section assists the examiner in evaluating a financial institution's CRA performance under the revised regulation effective January 1, 1996 and includes: pertinent definitions, guide to CRA Data Sheets, the contextual worksheets' companion, a sample FDIC Order Form for ordering Data Sheets, and sample Data Sheets for Bank of Anytown.

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DEFINITION(S)**Affiliate**

Any company that controls, is controlled by, or is under common control with another company. The term "control" has the meaning given to that term in 12 U.S.C. 1841(a)(2), and a company is under common control with another company if both companies are directly or indirectly controlled by the same company.

(345.12 (a))

DEFINITION(S) (cont'd)	The median family income for the MSA, if a person or geography is located in an MSA; or
Area Median Income	The statewide nonmetropolitan median family income, if a person or geography is located outside an MSA (345.12(b)) <hr/>
Assessment Area	A geographic area delineated in accordance with Section 345.41. (345.12(c)) <hr/>
Bank	A state nonmember bank, as that term is defined in Section 3(e)(2) of the Federal Deposit Insurance Act, as amended (FDIA) (12 U.S.C. 1813(e)(2), with Federally insured deposits, except as provided in Section 345.11(c). The term bank also includes an insured State branch as defined in Section 345.11(c). (345.12(e)) <hr/>
Branch	A staffed banking facility authorized as a branch, whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization. The term “branch” only includes a “domestic branch” as that term is defined in Section 3(o) of the FDIA (12 U.S.C. 1813(o)). (345.12(f)) <hr/>
CMSA	A consolidated metropolitan statistical area as defined by the Director of the Office of Management and Budget. (345.12(g)) <hr/>

DEFINITION(S)
(cont'd)**Community
Development**

Affordable housing (including multifamily rental housing) for low- or moderate-income individuals

Community services targeted to low- or moderate-income individuals

Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of 13 CFR 121.802(a)(2) or have gross annual revenues of \$1 million or less

Activities that revitalize or stabilize low- or moderate-income geographies

(345.12(h))

**Community
Development
Loan**

A loan that:

Has as its primary purpose community development; and

Except in the case of a wholesale or limited-purpose bank:

-- Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

-- Benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s)

(345.12(i))

**Community
Development
Service**

A service that:

Has as its primary purpose community development

Is related to the provision of financial services; and

Has not been considered in the evaluation of the bank's retail banking services under Section 345.24(d)

(345.12(j))

DEFINITION(S)
(cont'd)**Consumer Loan**

A loan to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. Consumer loans include the following categories of loans:

Motor vehicle loan – a consumer loan extended for the purchase of and secured by a motor vehicle

Credit card loan – a line of credit for household, family or other personal expenditures that is accessed by a borrower's use of a "credit card", as this term is defined in Section 226.2 of this title

Home equity loan – a consumer loan secured by a residence of the borrower

Other **secured** consumer loan – a secured consumer loan that is not included in one of the other categories of consumer loans; and

Other **unsecured** consumer loan – an unsecured consumer loan that is not included in one of the other categories of consumer loans

(345.12(k))

Geography

A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

(345.12(l))

**Home Mortgage
Loan**

A "home improvement loan" or a "home purchase loan" as defined in Section 203.2 of this title.

(345.12(m))

Income Level

Low-income – an individual income that is less than 50 percent of the area median income or a median family income that is less than 50 percent in the case of a geography

Moderate-income – an individual income that is at least 50 percent and less than 80 percent of the area median income or a median family income that is at least 50 and less than 80 percent in the case of a geography

DEFINITION(S) (cont'd)	Middle-income – an individual income that is at least 80 percent and less than 120 percent of the area median income or a median family income that is at least 80 and less than 120 percent in the case of a geography
Income Level (cont'd)	Upper-income – an individual income that is 120 percent or more of the area median income or a median family income that is 120 percent or more in the case of a geography
	(345.12(n))
Limited-Purpose Bank	A bank that offers only a narrow product line (such as credit card or motor vehicle loans) to a regional or broader market and for which a designation as a limited-purpose bank is in effect, in accordance with Section 345.25(b).
	(345.12(o))
Loan Location	A loan is located as follows: Consumer loan – the geography where the borrower resides Home mortgage loan – the geography where the property to which the loan relates is located Small business or small farm loan – the geography where the main business facility or farm is located or where the loan proceeds otherwise will be applied, as indicated by the borrower
	(345.12(p))
Loan Production Office	A staffed facility other than a branch that is open to the public and provides lending-related services such as loan information and applications.
	(345.12(q))

DEFINITION(S) (cont'd)	A metropolitan statistical area or a primary metropolitan statistical area as defined by the Director of the Office of Management and Budget.
MSA	(345.12(r))
Qualified Investments	A lawful investment, deposit, membership share, or grant that has as its primary purpose community development. (345.12(s))
Remote Service Facility (RSF)	An automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank, such as an automated teller machine, cash dispensing machine, point-of-sale terminal, or other remote electronic facility, at which deposits are received, cash dispersed, or money lent. (345.12(d))
Small Bank	A bank that, as of December 31 of either of the prior two calendar years, had total assets of less than \$250 million and was independent or an affiliate of a holding company that, as of December 31 of either of the prior two calendar years, had total banking and thrift assets of less than \$1 billion. (345.12(t))
Small Business Loan	A loan included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income. (345.12(u))
Small Farm Loan	A loan that is included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income. (345.12(v))
DEFINITION(S)	A bank that is not in the business of extending home mortgage, small business,

(cont'd) small farm, or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with Section 345.25(b).

Wholesale Bank
(345.12(w))

GUIDE TO CRA DATA SHEETS

The CRA standardized examiner worksheets were designed to assist examiners in developing the:

Overview

Performance context of the assessment area(s)

Institution's lending activity in the assessment area(s), in particular during the pre-site portion of the examination or doing pre-examination planning

They are designed to closely parallel the requirements imposed on examiners by the:

CRA regulation

CRA examination procedures

Performance evaluation

The examiner worksheets provide several benefits, including:

Supplying the analysis of certain data that the examiner previously performed

Promoting consistency in evaluations

-- Among agencies

-- Among examinations within each agency

-- As data is presented in a standardized format

Improving quality of CRA evaluations

Reducing examination time in the bank

Assisting in the pre-examination planning

**GUIDE TO CRA
DATA SHEETS
(cont'd)****Overview
(cont'd)**

The eleven (11) examiner worksheets are categorized into three groups:

Community profile

Lending performance

Census tract level in detail

**Community
Profile Category****Assessment Area Overview (Community Profile)**

This provides:

Comparison of the assessment area with the MSA (if applicable), the county, and the state

Summaries of data on population, income, labor, housing market, and affordability (of housing) within each area

These worksheets compare the assessment area against the MSA, the county or the state(s), as appropriate, to provide in-depth information about the overall economic condition of the assessment area.

Assessment Area In-depth

It provides:

A breakdown of numerous population, income and housing characteristics across and within groups of census tract categories

Two additional tables on the percentage of service area population in group or institutionalized quarters, and race and income characteristics by income group

Economic Patterns (Tables 1, 2, 3 Detail, and 4 Detail)

These include:

Table 1 – Employment and Unemployment Information from U.S. Bureau of Labor Statistics

Table 2 – Building Permit Information from U.S. Bureau of Census

**GUIDE TO CRA
DATA SHEETS
(cont'd)****Community
Profile Category
(cont'd)**

Table 3 – Employment, Income, and Population Information from Regional Economic Information Systems (REIS)

Table 4 – Employment Data by Number of Establishments from U.S. Census Bureau

Information is provided by MSA, county, multi-county and state comparisons on employment including job growth and loss, unemployment rates, wages, and major employment sectors. These worksheets provide an overview of the economic conditions within an assessment area that can affect the demand for credit within that area and the ability of the institution to meet the needs for credit within the community.

Summary of Census Tracts Just Outside the Service Area

This worksheet summarizes lending and demographic information for census tracts bordering the service area. This asks for input for those census tracts considered to represent areas just outside the institution's selection of its assessment area.

For Home Mortgage Disclosure Act (HMDA) reporters, lending summaries include information on the institution's number of applications, originations, and denials just outside of the service area and are broken down by income level categories of the census tracts

Demographic information that includes racial and income information on the tracts

This will also assist examiners not only in performing the CRA evaluation, but in performing evaluations under the ECOA and Fair Housing components of the Compliance examination.

Assists in evaluating whether the assessment area complies with certain requirements of the regulation

Identifies, or will help identify, whether or not low- and moderate-income tracts have been excluded, which will then assist in determining whether or not they have been arbitrarily excluded

Identify minority areas that may have been excluded which may reflect illegal discrimination

**GUIDE TO CRA
DATA SHEETS
(cont'd)**

**Community
Profile Category
(cont'd)**

This information and the information provided in the other community profile worksheets is:

Useful in writing the Public Evaluation

Organizes information in a useful fashion, and

Provides information which is specific to the evaluation of the institution

**Lending
Performance
Category**

Lending Performance Summary

Provides information on the percentage of applicants and borrowers served by the institution as compared to other market players by general loan product categories.

Loan Mix of Reportable Loans and Distribution of Loans In/Out of Service Area

Provides:

Information on loans inside and outside the service area by loan product

The portion of each loan product as a percentage of total reportable loans

The volume of certain loan categories such as home purchase, other home loans, small business, small farm, and consumer loans

NOTE: Small banks do not report such loans other than those that are already HMDA reporters. The Tactician data and mapping integration software should enable the examiner to produce reports which will contain similar information to the lending performance worksheets. Otherwise, the information will be reported in these worksheets on reported loans.

Distribution of Loans Across Service Area by Income Level of Census Tract

Provides:

Information on the distribution of loans by loan product across an institution's assessment area

-- By income level of the borrower

-- By income level of the census tract

**GUIDE TO CRA
DATA SHEETS
(cont'd)**
**Lending
Performance
Category
(cont'd)**
Small Business and Small Farm Lending Summary

Provides:

Percentages of all loans to small businesses and to small farms by number and dollar amount

Percentages of loans to small businesses and farms by the size of the loan

This percentage is particularly important as a further screen for the nature and type of small business lending that the institution engages in, as well as the percentage of various housing loans in each type of census tract: low-, moderate-, middle-, and upper-income census tracts compared to the availability of housing and the different types of housing in those tracts.

**The Census
Tract Level in
Detail**
Census Tract Summary Sheet

This worksheet:

Identifies penetration of various census tracts by income of the census tract

NOTE: Census tracts may require further investigation including those with low penetration in low- and moderate-income areas

Provides demographic characteristics of the service area census tracts by income level of the census tract

NOTE: Previously, examiners reviewed all of the census tracts within an assessment area or the area under evaluation.

Census Tract Level Demographic Worksheet

This worksheet details information by census tract by providing:

Demographic data (for example, population, income, and housing specific to the census tract)

Labor and business data

Housing data including housing type and condition

Customized information

NOTE: This information is available electronically and in hard copy upon

**GUIDE TO CRA
DATA SHEETS
(cont'd)**

**The Census
Tract Level in
Detail (cont'd)**

request.

The worksheet has been provided by Community Affairs staff in each of the Regions to examiners by accessing directly through their databases, the Summary Tape File 3A of the Census Bureau. If you need information that is not provided in that worksheet, you need to ask the Community Affairs staff to provide that to you.

**Bank and
Financial
Market Profile**

NOTE: Currently under development.

This worksheet will provide:

A general understanding of the financial market place in which the institution is operating

The institution's overall position in that market place

The number and type of other financial institutions in the service area

The financial and operating ratios for the institution compared to its competitors or similarly situated lenders

This particular worksheet may ask for appropriate competitors or similarly situated lenders to perform the necessary calculations. This would be very useful in doing a peer group analysis, for example.

The institution's market share of deposits as a percentage of all institutions in the service area

NOTE: Currently, the examiner should utilize the Uniform Bank Performance Report (UBPR) to review this type of data.

Until the information is available through the Tactician software, examiners should order the worksheets using the procedures established by the Washington Office. The Regional Office completes the standard order form and forwards it to the Washington Office. These worksheets are prepared by the Federal Reserve Board through their database after a request is received from the Washington Office.

**CONTEXTUAL
WORKSHEETS
' COMPANION****How is median family income different from median household income?**

The U.S. Bureau of Census (Census) defines householders as all persons occupying a housing unit. Families, however, consist only of householders related by birth, marriage or adoption. Therefore, a single person living alone or two or more unrelated individuals living together are not considered to be a family. Income figures are based on the incomes of all contributing members of either the family or household.

Examiners have traditionally focused on median family income to evaluate housing patterns. Family income has been an appropriate measure in the area of housing because most home buyers are families though there may be local exceptions to this. In the area of consumer lending, relatively more loans may be taken out by single individuals making the household income a relatively more useful statistic. Consequently, median household income has also been included in the contextual worksheets.

In any case, examiners should look at both income figures and note any significant differences between the two. Examiners should note differences to help identify the relevant demographic segments in a particular assessment area. Generally speaking, family income will be greater than household income because many families have more than one wage earner and a large number of households consist only of elderly, single persons on retirement incomes. In some neighborhoods, however, household income may exceed family income. A higher median household income figure may indicate a relatively large number of higher income retired people or even young professionals that reside in a specific census tract or BNA.

How is HUD involved in the establishment of median family income for a geography?

Each year HUD produces an estimate of contemporaneous median family income for each county, MSA, non-metro portions of states, and for the state. HUD incorporates annual information on changes in wages and other factors to derive these estimates. Although HUD estimates median family income for a variety of household sizes, we utilize their estimate for a four (4) member household.

The new CRA regulation defines categories of **borrowers** (low, moderate, middle, and upper) based on HUD's estimates. This analysis divides a borrower's income by the HUD estimate of median family for either a MSA or the non-metro portion of the state, depending on the location of the assessment area. This is appropriate because a borrower's income level is a current dollar figure as is the HUD estimate of median family income. The automated demographic system for CRA will incorporate the HUD median family income estimate for the next calendar year during the end of the preceding calendar year, or as soon as it becomes available.

**CONTEXTUAL
WORKSHEETS
' COMPANION
(cont'd)****How is this different from the median incomes that the Census provides?**

Census estimates median family income for each census tract or larger geography **once** a decade at the time the decennial census takes place. Consequently, the analysis of the income level of census **tracts or BNAs** relies exclusively on 1990 Census estimates. As MSA boundaries change, median family income for a MSA are re-estimated using the 1990 Census statistics according to the changed boundaries.

How is the median income (household or family) for a group of census tracts decided?

For groups of census tracts that are smaller than a county or MSA, the Federal Reserve must estimate median values for income, home values, rents, age of housing and other characteristics. For these calculations, information is aggregated from each census tract to determine the median based on the underlying distribution of either families, households or housing units, depending on what is being measured.

Examiners are provided both counts of one-to-four owner-occupied housing units and the total number of housing units in the loan penetration estimates in the CRA worksheets. What is the difference? Which ones should examiners use?

Total housing units include both owner-occupied and rental properties. Generally speaking, most home purchase lending will relate to the purchase of one-to-four family owner-occupied units. Thus, the worksheets utilize the number of owner-occupied properties as the denominator for developing the penetration ratios for home purchase lending. Broader lending products such as home improvement may involve occupant owners as well as landlords, hence a broader measure of one-to-four housing units is utilized. Multifamily loans are compared only to the number of multifamily units in a particular tract.

While comparisons between home purchase loans and one-to-four family owner-occupied may be appropriate in a typical scenario, it may not be the appropriate measure in all localities. For example, an area with a significant number of condominiums would not be able to capture these home owners in a comparison to one-to-four family housing units. In this case, examiners may wish to substitute the "total number of housing units" as an appropriate denominator to determine an institution's penetration.

**CONTEXTUAL
WORKSHEETS
' COMPANION
(cont'd)****How are market share estimates derived?**

The market share for a lender is determined by dividing the number of its loans in a given geography (or assessment area) by the total number of loans reported by all lenders in that geography (or assessment area). Because the denominator is based on all reported loans rather than only loans made by other institutions located in the assessment area, the market share estimate cannot be viewed as a gauge of local competition.

NOTE: This is the same definition that is currently used in the HMDA system and also represents how market share will be calculated for the small business and small farm data reported under the revised CRA. It is important to remember that consumer lending will be optional under the revised regulation making it infeasible to calculate market shares for these types of loans.

A high market share in low-income areas does not necessarily indicate an outstanding rating. For example, an institution may have a high market share in low-income areas and a low market share in higher income areas simply because the number of total lenders present in the two groups of areas differs widely.

How should information on "Persons speaking English" 'not well' or 'not at all' be used?

The Census bases these estimates on **self** reporting by households during the decennial census. This information may indicate large numbers of persons for whom English is a second or non-primary language and can, in some instances, highlight a potential need for bilingual or other special services in an assessment area. This may also indicate additional Community Contacts that include people representing these groups.

How should information on renters or owners spending "greater than 30% of their income on housing costs" be used?

Census defines housing costs for renters as rent plus utilities (if paid by renter) and as principal, interest, taxes and insurance and utilities for owners. Although somewhat arbitrary, households spending more than 30% of their income on housing are near their threshold of affordability utilizing conventional lending criteria. Conversely, renters indicating housing costs greater than 30% of their income, in some cases, could represent potential home buyers.

**CONTEXTUAL
WORKSHEETS
' COMPANION
(cont'd)****How relevant is decennial Census information to the examination process?**

The decennial Census information is the only information available at the census tract level. In this regard, it is highly relevant to the CRA analysis. Obviously, the closer the examination date is to the beginning of the decade, the more accurate the information. However, examiners will be responsible for updating information as a component of each examination through community contacts and other sources of information, available either pre- or on-site. Examiners should look for any significant migration or economic changes that would impact population, incomes and housing market values. In conjunction with the CRA worksheets, examiners will be provided with economic data that is updated annually at the county or MSA level to assist in their analysis.

FDIC Order Form

Regional Contact: _____ **Phone:** _____

Address to Send Reports: (Note reports will be express mailed if there is less than one week between receipt of the reports in Washington and the data needed in the region - Reports cannot be express mailed to P. O. Boxes)

Name and Location of Bank to Be Examined:

Date Reports are Needed by:

Send Completed Form To:

Fair Lending Section
Division of Compliance and Consumer Affairs
FDIC
550 17th Street, N.W. (1730 PA -7053)
Washington, D.C. 20429

or **FAX** to: (202) 942-3098

FRB Internal use only

Order Form

Agency: _____

Individual to be notified when reports are ready to be picked up:

Name _____ Phone _____

Send completed form to:

Board of Governors of the Federal Reserve System
 1709 New York Avenue, NW
 5th Floor, Attn: CRA Requests
 Washington, DC 20006

or **FAX** request to 202-452-6497

Part I. Market Definitions

Definition of Assessment Area (This must be filled out.)

(Provide at least one line entry. If more lines are needed, attach additional page.)

Include (+) Exclude (-)	MSA	State	County From	Range (Tract or BNA) To	
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Definition of Comparison Area (Optional)

(Provide at least one line entry to override the default comparison area(s). The default comparison area(s) will be any MSA(s) that has at least one tract listed in the Assessment Area defined above. If multiple MSAs qualify, they will be listed separately. If no MSAs qualify, the default comparison area will be composed of the areas defined in the assessment area above. If more lines are needed, attach additional page.)

Name and Location (City, State) of Bank To Be Examined: _____

Definition of Comparison Area (Cont'd) (Optional)

Include (+) Exclude (-)	MSA	State	County From	Range (Tract or BNA) To	
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Part II. Report Selections

Market Reports (Community Profile, Assessment Area Summary, Economic Patterns)

(All three reports are generated using the Assessment Area and Comparison Area defined above.)

Select Year:

Summary of Census Tracts Just Outside Assessment Area

Select Year:

Institution Name _____ City _____ State _____

HMDA Reporter ID and Agency Code (if known) (_____ - _____)

Definition of Just Outside Area

(Provide at least one line entry. Definition should include those areas located just outside the assessment area defined above. Comparison of HMDA data is made against both the assessment area and the just outside area. If more lines are needed, attach additional page.)

Include (+) Exclude (-)	MSA	State	County	From	Range (Tract or BNA) To

Name and Location (City, State) of Bank To Be Examined: _____

Part III. Census Tract Summary Report

Census Tract Summary Report

(The census tract summary report is comprised of the tracts in the defined assessment area. These tracts are grouped by income level (low, moderate, middle, and upper) and depict demographic information by tract. This report is generated using the Assessment Area and Comparison Area defined above.)

Name and Location (City, State) of Bank To Be Examined: _____

**COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACTS**

18:32 Friday, April 12, 1996 1

Assessment Area: 1994 F228 BANK OF ANYTOWN, ANYTOWN
Income level: LOW

MSA	State	County	Tract	Population	Number of Households	Median HH Income	Owner-occ Households	Number of Families	Median Fam Income	Tract to MSA Income**
1640	39	061	1.00	0	0	0	0	0	0	0.0
			14.00	585	267	8,905	93	148	7,800	21.3
			15.00	3,017	1,427	5,991	226	631	7,264	19.8
			28.00	1,847	511	11,435	146	365	16,375	44.7
			74.00	2,590	963	16,723	410	613	17,978	49.0
			77.00	4,367	1,399	7,584	402	1,018	9,586	26.1
			78.00	3,669	1,514	15,533	635	895	18,159	49.5
			85.02	2,956	986	5,528	85	822	5,000	13.6
			86.01	5,422	1,819	8,276	582	1,406	8,850	24.1
			87.00	1,536	539	10,938	191	356	11,492	31.3
			91.00	1,576	556	8,902	113	353	8,320	22.7
			93.00	4,841	1,748	15,839	559	1,070	16,060	43.8
Income Level Totals				32,406	11,729	10,457	3,442	7,677	11,405	31.8

** For non-metro tracts the figure is the percent of tract median family income to its state non-metro median family income.

**COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACTS**

18:32 Friday, April 12, 1996 2

Assessment Area: 1994 F228 BANK OF ANYTOWN, ANYTOWN
Income level: MODERATE

MSA	State	County	Tract	Population	Number of Households	Median HH Income	Owner-occ Households	Number of Families	Median Fam Income	Tract to MSA Income**
1640	39	061	26.00	3,468	1,546	15,668	381	457	21,850	59.6
			29.00	5,007	2,349	17,081	335	530	27,868	76.0
			73.00	2,561	1,005	22,475	564	659	25,841	70.5
			75.00	2,322	1,091	24,583	617	553	28,750	78.4
			79.00	1,946	820	18,627	412	482	21,552	58.8
			85.01	4,112	1,577	24,266	272	1,051	26,419	72.1
			88.00	4,252	1,651	18,880	569	1,030	20,792	56.7
			89.00	2,343	983	17,173	370	540	22,500	61.4
			92.00	4,361	1,696	20,343	674	1,072	21,500	58.7
			94.00	1,976	727	17,664	314	474	21,154	57.7
			95.00	3,053	1,156	19,545	464	754	25,081	68.4
			96.00	5,261	2,097	22,587	916	1,230	25,265	68.9
			97.00	6,332	2,525	19,764	1,340	1,538	26,370	71.9
			100.02	7,259	3,066	22,978	1,004	1,810	23,034	62.8
			103.00	2,614	866	19,254	470	616	24,265	66.2
Income Level Totals				56,867	23,155	20,039	8,702	12,796	24,212	66.0

** For non-metro tracts the figure is the percent of tract median family income to its state non-metro median family income.

**COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACTS**

18:32 Friday, April 12, 1996 3

Assessment Area: 1994 F228, Bank of Anytown, Anytown

Income level: MIDDLE

MSA	State	County	Tract	Population	Number of Households	Median HH Income	Owner-occ Households	Number of Families	Median Fam Income	MSA	Tract to Income**
1640	39	061	27.00	1,574	852	21,827	317	328	32,000		87.3
			81.00	2,941	1,216	28,682	648	748	38,000		103.7
			83.00	4,662	1,964	29,042	990	1,246	35,616		97.2
			84.00	2,004	972	21,083	320	529	30,224		82.4
			98.00	3,921	1,521	27,483	881	919	33,523		91.4
			99.01	4,704	1,876	31,029	1,410	1,253	34,909		95.2
			99.02	4,179	1,795	26,203	908	1,068	32,848		89.6
			100.01	8,824	4,332	25,429	965	2,056	32,521		88.7
			101.00	5,030	2,329	27,207	872	1,231	36,475		99.5
			102.01	5,782	2,750	26,135	1,455	1,497	33,870		92.4
			107.00	1,806	746	28,627	571	490	36,474		99.5
			109.00	2,547	1,297	25,135	639	695	32,656		89.1
			206.02	4,065	1,770	33,539	1,266	1,169	39,133		106.8
			207.06	11,081	4,353	31,250	3,017	3,246	38,175		104.1
			209.01	3,824	1,631	27,715	1,164	986	35,903		97.9
			209.02	6,191	2,684	25,299	1,535	1,562	32,083		87.5
			210.01	3,204	1,385	31,347	918	909	37,295		101.7
			210.02	3,589	1,268	38,294	1,246	1,026	43,106		117.6
			210.03	3,372	1,271	37,357	1,170	997	39,149		106.8
			211.01	3,456	1,127	39,702	1,066	960	42,583		116.2
Income Level Totals				86,756	37,139	28,645	21,358	22,915	35,820		98.2

** For non-metro tracts the figure is the percent of tract median family income to its state non-metro median family income.

**COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACTS**

18:32 Friday, April 12, 1996 4

Assessment Area: 1994 F228 BANK OF ANYTOWN, ANYTOWN
Income level: UPPER

MSA	State	County	Tract	Population	Number of Households	Median HH Income	Owner-occ Households	Number of Families	Median Fam Income	Tract to MSA Income**
1640	39	061	71.00	3,548	1,805	30,494	687	700	64,356	175.6
			72.00	2,730	1,513	18,982	299	463	50,705	138.3
			102.02	2,967	1,297	30,027	730	739	45,239	123.4
			208.01	9,580	3,633	41,112	2,643	2,658	48,516	132.3
			208.02	4,694	1,586	42,470	1,485	1,301	46,382	126.5
			211.02	6,265	1,993	56,685	1,963	1,805	58,612	159.9
			212.01	2,057	706	66,035	674	641	69,250	188.9
			212.01	5,643	2,043	42,318	1,812	1,631	47,116	128.5
			213.02	6,106	1,645	49,235	1,335	1,360	54,656	149.1
			213.03	5,092	1,622	44,712	1,553	1,392	47,000	128.2
			213.04	4,562	1,507	43,539	1,397	1,242	46,625	127.2
Income Level Totals				53,244	19,350	41,967	14,578	13,932	50,736	140.2
Assessment Area Totals				229,273	91,373	25,846	48,080	57,320	33,352	92.3

**COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA OVERVIEW**

18:32 Friday, April 12, 1996 1

1994 F228: BANK OF ANYTOWN, ANYTOWN

1990 Census

POPULATION SUMMARY

	Total Population Number	Non-Hispanic White Number	Percent	Black Number	Percent	Asian Number	Percent	Hispanic Origin Number	Percent	American Indian Number	Percent	Other Number	Percent
Assessment Area	229,273	190,563	83.1	34,246	14.9	2,831	1.2	1,437	0.6	427	0.2	337	0.1
MSA: 1640	1,526,092	1,314,038	86.1	190,580	12.5	11,427	0.7	7,639	0.5	2,364	0.2	2,351	0.2
State: OH	10,847,115	9,451,964	87.1	1,152,230	10.6	89,238	0.8	131,983	1.2	22,331	0.2	58,300	0.5

	Number	Total Minority Percent	18 & Older Non-English Number	Percent
Assessment Area	38,710	16.9	163	0.1
MSA: 1640	212,054	13.9	1,210	0.1
State: OH	1,395,151	12.9	15,335	0.1

**COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACTS**

20:56 Friday, April 12, 1996 2

1994 F228: BANK OF ANYTOWN, ANYTOWN

1990 Census

INCOME SUMMARY

	Total Households Number	Household Income Median	Low Income Households Number Percent		Moderate Income Households Number Percent		Middle Income Households Number Percent		Upper Income Households Number Percent		Below Poverty Households Number Percent	
Assessment Area	91,373	25,846	27,013	29.6	16,053	17.6	18,156	19.9	30,151	33.0	14,212	15.6
MSA: 1640	574,396	30,371	138,413	24.1	91,441	15.9	112,134	19.5	232,408	40.5	69,590	12.1
State: OH	4,089,312	28,706	977,802	23.9	652,734	16.0	804,859	19.7	1,653,917	40.4	512,172	12.5

	Total Families Number Percent	Families Income Median	Low Income Families Number Percent		Moderate Income Families Number Percent		Middle Income Families Number Percent		Upper Income Families Number Percent		Below Poverty Families Number Percent	
Assessment Area	57,320 62.7	33,352	14,506	25.3	10,199	17.8	13,419	23.4	19,196	33.5	7,700	13.4
MSA: 1640	403,078 70.2	36,658	80,611	20.0	70,873	17.6	95,845	23.8	155,749	38.6	37,110	9.2
State: OH	2,915,439 71.3	34,351	573,377	19.7	519,895	17.8	698,343	24.0	1,123,972	38.6	283,906	9.7

**COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACT**

20:56 Friday, April 12, 1996 3

1994 F228: BANK OF ANYTOWN, ANYTOWN

1990 Census

LABOR SUMMARY

Assessment Area	Total Persons 16 or Older Number	Labor Force Number	Percent	Unemployment Number	Percent
Assessment Area	175,121	112,723	64.4	5,974	5.3
MSA: 1640	1,157,118	763,372	66.0	39,346	5.2
STATE: OH	8,349,183	5,298,073	63.5	348,638	6.6

HOUSING MARKET SUMMARY

Assessment Area	Total Housing Units Number	Owner Occupied Units Number	Percent	Rental Units Number	Percent	Vacant Units Number	Percent	HOUSING VALUE MEDIAN (\$)	GROSS RENT MEDIAN (\$)
Assessment Area	97,922	48,080	49.1	43,410	44.3	6,432	6.6	66,925	343
MSA: 1640	611,872	365,939	59.8	208,663	34.1	37,270	6.1	69,849	365
State: OH	4,371,945	2,758,131	63.1	1,329,415	30.4	284,399	6.5	62,887	379

Assessment Area	1-4 Units Number	Percent	5 and More Units Number	Percent	Mobile Homes Number	Percent	Built Pre-1950 Number	Percent	Housing Age Median
Assessment Area	68,613	70.1	28,474	29.1	66	0.1	39,704	40.5	40
MSA: 1640	459,743	75.1	123,813	20.2	23,348	3.8	211,921	34.6	44
State: OH	3,504,798	80.2	623,593	14.3	203,842	4.7	1,561,695	35.7	43

**COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACTS**

20:56 Friday, April 12, 1996 4

1994 F228: BANK OF ANYTOWN, ANYTOWN

1990 Census

AFFORDABILITY SUMMARY

**Percentage of Specified Owner-occupied Housing by Value in dollars

	Total Owner-occupied Number	Specified Owner-occupied Number	Specified Owner-occupied Percent	less than 15,000 Number	less than 15,000 Percent	16 - 25,000 Number	16 - 25,000 Percent	25 - 40,000 Number	25 - 40,000 Percent	41 - 60,000 Number	41 - 60,000 Percent	61 - 100,000 Number	61 - 100,000 Percent
Assessment Area	48,080	41,216	85.7	643	1.6	1,170	2.8	3,648	8.9	10,305	25.0	18,067	43.8
MSA: 1640	365,939	301,522	82.4	3,424	1.1	7,322	2.4	25,375	8.4	72,835	24.2	121,763	40.4
State: OH	2,758,131	2,276,743	82.5	53,801	2.4	105,323	4.6	315,686	13.9	583,652	25.6	814,708	35.8

	101 - 150,000 Number	101 - 150,000 Percent	over 150,000 Number	over 150,000 Percent	Affordability Ratio (%)
Assessment Area	4,825	11.7	2,558	6.2	0.386
MSA: 1640	41,981	13.9	28,822	9.6	0.435
State: OH	260,937	11.5	142,636	6.3	0.456

Monthly Rental Cost

	Rental Units Number	Gross Rent Median	less than \$350 Number	less than \$350 Percent	\$350 - \$499 Number	\$350 - \$499 Percent	\$500 - \$699 Number	\$500 - \$699 Percent	greater than \$700 Number	greater than \$700 Percent	greater than 30% Number	greater than 30% Percent
Assessment Area	43,410	343	22,117	50.9	14,739	34.0	3,839	8.8	1,422	3.3	16,337	37.6
MSA: 1640	208,663	365	91,589	43.9	66,609	31.9	29,411	14.1	11,210	5.4	73,369	35.2
State: OH	1,329,415	379	522,012	39.3	455,290	34.2	209,711	15.8	56,692	4.3	481,557	36.2

** The percentage of housing units in each value category is based on the number of specified owner-occupied units and not the total number of Owner-occupied units.

POPULATION: Percentage Within Each Tract Category

Tracts by income	Total Population Number	Non-Hispanic White Number	Percent	Number	Black Percent	Number	Asian Percent	Hispanic Number	Origin Percent	Amer Indian Number	Percent	Number	Other Percent
Low Income	32,406	15,336	47.3	16,420	50.7	317	1.0	287	0.9	80	0.2	35	0.1
Moderate Income	56,867	44,274	77.9	11,166	19.6	1,061	1.9	284	0.5	115	0.2	140	0.2
Middle Income	86,756	79,636	91.8	5,663	6.5	847	1.0	542	0.6	179	0.2	70	0.1
Upper Income	53,244	51,317	96.4	997	1.9	606	1.1	324	0.6	53	0.1	92	0.2
Assessment Area	229,273	190,563	83.1	34,246	14.9	2,831	1.2	1,437	0.6	427	0.2	337	0.1

Tracts by income	Total Number	Minority Percent	Number	Total Percent
Low Income	17,070	52.7	32,406	100.0
Moderate Income	12,593	22.1	56,867	100.0
Middle Income	7,120	8.2	86,756	100.0
Upper Income	1,927	3.6	53,244	100.0
Assessment Area	38,710	16.9	229,273	100.0

ASSESSMENT AREA IN DEPTH: 1994 F228 BANK OF ANYTOWN, ANYTOWN

HOUSEHOLDS by Income

Tracts by income	Total Households Number	Low Income Number Percent	Moderate Income Number Percent	Middle Income Number Percent	Upper Income Number Percent
Low Income	11,729	7,120 60.7	1,948 16.6	1,464 12.5	1,197 10.2
Moderate Income	23,155	8,832 38.1	4,839 20.9	4,754 20.5	4,730 20.4
Middle Income	37,139	8,225 22.1	6,953 18.7	8,883 23.9	13,078 35.2
Upper Income	19,350	2,836 14.7	2,313 12.0	3,055 15.8	11,146 57.6
Assessment Area	91,373	27,013 29.6	16,053 17.6	18,156 19.9	30,151 33.0

HOUSEHOLDS by Income (continued)

Tracts by income	Below Poverty Lvl Number Percent	Rec'ing PubAssist. Number Percent	Rent >30% Income Number Percent
Low Income	5,512 47.0	3,814 32.5	3,750 32.0
Moderate Income	4,982 21.5	2,916 12.6	5,971 25.8
Middle Income	2,736 7.4	1,644 4.4	4,913 13.2
Upper Income	982 5.1	415 2.1	1,703 8.8
Assessment Area	14,212 15.6	8,789 9.6	16,337 17.9

FAMILIES by Income

Tracts by income	Total Families Number Percent	Low Income Number Percent	Moderate Income Number Percent	Middle Income Number Percent	Upper Income Number Percent
Low Income	7,677 65.5	4,976 64.8	1,317 17.2	842 11.0	542 7.1
Moderate Income	12,796 55.3	4,765 37.2	2,860 22.4	2,944 23.0	2,227 1.4
Middle Income	22,915 61.7	3,894 16.6	4,406 19.2	6,807 29.7	7,908 34.5
Upper Income	13,932 72.0	971 7.0	1,616 11.6	2,826 20.3	8,519 61.1
Assessment Area	57,320 62.7	14,506 25.3	10,199 17.8	13,419 23.4	19,196 33.5

HOUSING

Tracts by income	Housing units Number	Owner-occupied Number Percent	Renter Occupied Number Percent	Number	Vacant Percent
Low Income	13,572	3,442 25.4	8,302 61.2	1,828	13.5
Moderate Income	25,504	8,702 34.1	14,514 56.9	2,288	9.0
Middle Income	38,810	21,358 55.0	15,770 40.6	1,682	4.3
Upper Income	20,036	14,578 72.8	4,824 24.1	634	3.2
Assessment Area	97,922	48,080 49.1	43,410 44.3	6,432	6.6

HOUSING

Tracts by income	Boarded-up units Number Percent	Number	1 to 4 Percent	Number	5 or More Percent	Mobile Homes Number Percent	Stock Age Median	Gross Rent Median	Value Median
Low Income	396 2.9	9,153	67.4	4,169	30.7	0 0.0	54	248	33,687
Moderate Income	44 0.2	15,740	61.7	9,555	37.5	13 0.1	53	346	45,852
Middle Income	15 0.0	27,509	70.9	11,034	28.4	34 0.1	40	362	66,012
Upper Income	1 0.0	16,211	80.9	3,716	18.5	19 0.1	27	373	91,642
Assessment Area	496 0.5	68,613	70.1	28,474	29.1	66 0.1	40	343	66,925

POPULATION: Percentage of Assessment Area by Tract Income Level

Tracts by income	Census Tracts Number Percent		Total Population Number Percent		Non-Hispanic White Number Percent		Number	Black Percent	Number	Asian Percent	Hispanic origin Number Percent		Amer Indian Number Percent	
Low Income	12	20.7	32,406	14.1	15,336	8.0	16,420	47.9	317	11.2	287	20.0	80	18.7
Moderate Income	15	25.9	56,867	24.8	44,274	23.2	11,166	32.6	1,061	37.5	284	19.8	115	26.9
Middle Income	20	34.5	86,756	37.8	79,636	41.8	5,663	16.5	847	29.9	542	37.7	179	41.9
Upper Income	11	19.0	53,244	23.2	51,317	26.9	997	2.9	606	21.4	324	22.5	53	12.4
Assessment Area	58	100.0	229,273	100.0	190,563	100.0	34,246	100.0	2,831	100.0	1,437	100.0	427	100.0

POPULATION: Percentage of Assessment Area by Tract Income Level (continued)

Tracts by income	Number	Other Percent	Total Number	Minority Percent	Number	Over 65 Percent
Low Income	35	10.4	17,070	44.1	2,992	9.5
Moderate Income	140	41.5	12,593	32.5	6,051	19.2
Middle Income	70	20.8	7,120	18.4	15,328	48.7
Upper Income	92	27.3	1,927	5.0	7,082	22.5
Assessment Area	337	100.0	38,710	100.0	31,453	100.0

INCOME

Tracts by income	Total H'holds		Low Income		Moderate Inc		Middle Income		Upper Income	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Low Income	11,729	12.8	7,120	26.4	1,948	12.1	1,464	8.1	1,197	4.0
Moderate Income	23,155	25.3	8,832	32.7	4,839	30.1	4,754	26.2	4,730	15.7
Middle Income	37,130	40.6	8,225	30.4	6,953	43.3	8,883	48.9	13,078	43.4
Upper Income	19,350	21.2	2,836	10.5	2,313	14.4	3,055	16.8	11,146	37.0
Assessment Area	91,373	100.0	27,013	100.0	16,053	100.0	18,156	100.00	30,151	100.0

INCOME (continued)

Tracts by income	Below Poverty Lvl		Rec'ing Pub Asstnc		Rent >30% Income	
	Number	Percent	Number	Percent	Number	Percent
Low Income	5,512	38.8	3,814	43.4	3,750	23.0
Moderate Income	4,982	35.1	2,916	33.2	5,071	36.5
Middle Income	2,736	19.3	1,644	18.7	4,913	30.1
Upper Income	982	6.9	415	4.7	1,703	10.4
Assessment Area	14,212	100.0	8,789	100.0	16,337	100.0

INCOME

Tracts by income	Total Families		Low Income		Moderate Income		Middle Income		Upper Income	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Low Income	7,677	8.4	4,976	34.3	1,317	12.9	842	6.3	542	2.8
Moderate Income	12,796	14.0	4,765	32.8	2,860	28.0	2,944	21.9	2,227	11.6
Middle Income	22,915	25.1	3,794	26.2	4,406	43.2	6,807	50.7	7,908	41.2
Upper Income	13,932	15.2	971	6.7	1,616	15.8	2,826	21.1	8,519	44.4
Assessment Area	57,320	62.7	14,506	100.0	10,199	100.0	13,419	100.0	19,196	100.0

ASSESSMENT AREA IN DEPTH: 1994 F228 - BANK OF ANYTOWN, ANYTOWN

HOUSING

Tracts by Income	Number	Units Percent	Owner-occupied Number Percent	Renter Number Percent	Occupied Number Percent	Vacant Number Percent	Boarded-up Number Percent
Low Income	13,572	13.9	3,442 7.2	8,302 19.1	1,828	28.4	396 86.8
Moderate Income	25,504	26.0	8,702 18.1	14,514 33.4	2,288	35.6	44 9.6
Middle Income	38,810	39.6	21,358 44.4	15,770 36.3	1,682	26.2	15 3.3
Upper Income	20,036	20.5	14,578 30.3	4,824 11.1	634	9.9	1 0.2
Assessment Area	97,922	100.0	48,080 100.0	43,410 100.0	6,432	100.0	456 100.0

HOUSING (continued)

Tracts by income	Number	1 to 4 Percent	5 or More Number Percent	Mobile Homes Number Percent
Low Income	9,153	13.3	4,169 14.6	0 0.0
Moderate Income	15,740	22.9	9,555 33.6	13 19.7
Middle Income	27,509	40.1	11,034 38.8	34 51.5
Upper Income	16,211	23.6	3,716 13.1	19 28.8
Assessment Area	68,613	100.0	28,474 100.0	66 100.0

INSTITUTIONALIZED PERSONS

	Number	Percent
Institutionalized Persons		
Correctional Institutions	300	0.13
Nursing Homes	2,103	0.92
Mental Hospitals	57	0.02
Juvenile Institutions	41	0.02
Other Institutions	126	0.05
Persons in Group Quarters		
College Dormitories	1,351	0.59
Military	0	0.00
Homeless Shelters	221	0.10
Visible in Street	0	0.00
Other Non-institution	441	0.19
Total Persons Institutionalized/In Group Qtrs as a % of Assessment Area Population	4,640	2.02

RACE and INCOME: Race of Householder by Percent of Median Household Income

Race	Low Income		Moderate Income		Middle Income		Upper Income		Number	Total Percent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
White	19,612	21.5	13,523	14.8	15,535	17.0	28,670	31.4	77,338	84.6
Black	6,858	7.5	2,254	2.5	2,077	2.3	1,598	1.7	12,787	14.0
American Indian	103	0.1	37	0.0	41	0.0	27	0.0	204	0.2
Asian	339	0.4	150	0.2	154	0.2	294	0.3	930	1.0
Other	46	0.1	0	0.0	25	0.0	30	0.0	101	0.1
Assessment Area	26,958	29.5	15,964	17.5	17,832	19.5	30,619	33.5	91,360	100.0

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 1

EMPLOYMENT AND UNEMPLOYMENT INFORMATION FROM U.S. BUREAU OF LABOR STATISTICS

MSA = 1640	1992	1994	4TH QUARTER 1993	4TH QUARTER 1994	PERCENTAGE CHANGE 1992-1994	PERCENTAGE CHANGE 1993-1994
ESTABLISHMENT EMPLOYMENT						
TOTAL	756,700	785,800	774,900	795,100	3.8	2.6
MANUFACTURING	145,200	139,600	142,000	139,100	-3.9	-2.0
CONSTRUCTION	32,600	37,500	36,200	40,000	15.0	10.5
MINING	600	600	600	600	0.0	0.0
GOVERNMENT	98,800	100,700	98,600	100,400	1.9	1.8
PRIVATE SERVICE-PRODUCING						
TRANSPORTATION & UTILITIES	40,200	42,200	40,800	43,100	5.0	5.6
FINANCE, INSURANCE & REAL ESTATE	44,600	48,500	46,700	48,900	8.7	4.7
RETAIL AND WHOLESALE TRADE	192,900	203,200	199,000	205,800	5.3	3.4
SERVICES	201,700	213,500	211,000	217,200	5.9	2.9
RESIDENCE EMPLOYMENT						
LABOR FORCE	795,051	801,626	795,207	801,441	0.8	0.8
EMPLOYED	747,586	762,817	749,415	765,237	2.0	2.1
UNEMPLOYED	47,465	38,809	45,792	36,204	-18.2	-20.9
UNEMPLOYMENT RATE	6.0	4.8	5.8	4.5		

FOOTNOTE 1: BLS ESTABLISHMENT EMPLOYMENT IS A COUNT OF ALL WAGE AND SALARY WORKERS AT ESTABLISHMENTS IN THE MSA. THE RESIDENCE EMPLOYMENT MEASURE IS A COUNT OF ALL PERSONS SIXTEEN OR OLDER RESIDING IN THE MSA WHO SAY THEY ARE WORKING. THESE TWO MEASURES WILL DIFFER BECAUSE OF MULTIPLE JOB HOLDERS IN THE ESTABLISHMENT COUNT, COMMUTING PATTERNS, AND THE FACT THAT THE RESIDENCE MEASURE INCLUDES INDIVIDUALS WHO ARE SELF EMPLOYED, AND THE BLS ESTABLISHMENT MEASURE DOES NOT INCLUDE THE SELF-EMPLOYED.

FOOTNOTE 2: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF EMPLOYMENT GROWTH OR DECLINE FOR THE ENTIRE PERIOD SPECIFIED IN THE COLUMN HEADING. THIS IS NOT AN ANNUALIZED PERCENTAGE CHANGE.

FOOTNOTE 3: THE SIXTH COLUMN REPRESENTS THE PERCENTAGE OF EMPLOYMENT GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMIC PATTERNS TABLE 2

Building Permit Information from US Bureau of Census

MSA: 1640 - CINCINNATI, OH-KY-IN

New Residential Permits	1990	1991	1992	1993	1994	SeptYTD 1993	Sept YTD 1994
Total	7,530	7,749	9,174	9,197	9,824	6,670	7,529
Single Family	5,231	5,438	6,773	7,367	7,400	5,502	5,794
Multi-Family	2,299	2,311	2,401	1,830	2,424	1,168	1,735

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228

AA NAME: BANK OF ANYTOWN, ANYTOWN

Dearborn County, Indiana

	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	13,943	14,146	14,496	4.0	2.5
FARM PROPRIETORS	776	778	754	-2.8	-3.1
NON FARM PROPRIETORS	2,723	2,772	2,820	3.6	1.7
WAGE AND SALARY	10,444	10,596	10,922	4.6	3.1
INDUSTRY:					
FARM	792	793	771	-2.7	-2.8
MANUFACTURING	2,193	2,090	2,106	-4.0	0.8
CONSTRUCTION	1,116	1,228	1,247	11.7	0.8
MINING	13	0	0	-100	
GOVERNMENT	2,005	2,039	2,077	3.6	1.9
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	1,061	1,036	1,070	0.8	3.3
FINANCE, INSURANCE & REAL ESTATE	761	765	764	0.4	-0.1
RETAIL AND WHOLESALE TRADE	3,106	3,111	3,296	6.1	5.9
SERVICES	2,896	2,953	3,020	4.3	2.3
TOTAL PVT SERVICED-PRODUCING	7,824	7,865	8,150	4.2	3.6
ALL INDUSTRY TOTAL	13,943	14,015	14,351	2.9	2.4
POPULATION (00s)	400	412	422	5.5	2.4
PERSONAL INCOME (RESIDENTS) (000s)	630,248	674,694	710,209	12.7	5.3
PER CAPITA PERSONAL INCOME (\$)	15,758	16,378	16,845	6.9	2.9

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

OHIO COUNTY, INDIANA	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT					
TOTAL	1,298	1,299	1,300	0.2	0.1
FARM PROPRIETORS	275	275	267	-2.9	-2.9
NON FARM PROPRIETORS	378	380	389	2.9	2.4
WAGE AND SALARY	645	644	644	-0.2	0.0
INDUSTRY :					
FARM	300	298	294	-2.0	-1.3
MANUFACTURING	62	57	58	-6.5	1.8
CONSTRUCTION	71	81	86	21.1	6.2
MINING	0	0	0		
GOVERNMENT	247	257	264	6.9	2.7
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	70	65	66	-5.7	1.5
FINANCE, INSURANCE & REAL ESTATE	44	38	24	-45.5	-36.8
RETAIL AND WHOLESALE TRADE	226	215	212	-6.2	-1.4
SERVICES	278	288	296	6.5	2.8
TOTAL PVT SERVICE - PRODUCING	618	606	598	-3.2	-1.3
ALL INDUSTRY TOTAL	1,298	1,299	1,300	0.2	0.1
POPULATION (00s)					
PERSONAL INCOME (RESIDENTS) (000s)	54	53	55	1.9	3.8
PER CAPITA PERSONAL INCOME (\$)	72,662	77,222	80,492	10.8	4.2
	13,579	14,521	14,718	8.4	1.4

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

BOONE COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL					
TOTAL	47,852	50,956	54,352	13.6	6.7
FARM PROPRIETORS	873	875	875	0.2	0.0
NON FARM PROPRIETORS	4,251	4,280	4,335	2.0	1.3
WAGE AND SALARY	42,728	45,801	49,142	15.0	7.3
INDUSTRY :					
FARM	1,090	1,120	1,079	-1.0	-3.7
MANUFACTURING	8,417	9,346	9,919	17.8	6.1
CONSTRUCTION	1,752	2,334	2,651	51.3	13.6
MINING	60	59	60	0.0	1.7
GOVERNMENT	4,454	4,671	4,771	7.1	2.1
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	7,518	8,178	8,463	12.6	3.5
FINANCE, INSURANCE & REAL ESTATE	1,993	1,997	2,035	2.1	1.9
RETAIL AND WHOLESALE TRADE	13,012	13,426	14,760	13.4	9.9
SERVICES	9,556	9,825	10,614	11.1	8.0
TOTAL PVT SERVICE	32,079	33,426	35,872	11.8	7.3
ALL INDUSTRY TOTAL	47,852	50,956	54,352	13.6	6.7
POPULATION (00s)	606	630	653	7.8	3.7
PERSONAL INCOME (RESIDENTS) (000s)	1,056,381	1,159,386	1,234,021	16.8	6.4
PER CAPITA PERSONAL INCOME (\$)	17,430	18,417	18,884	8.3	2.5

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

CAMPBELL COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	28,937	28,893	30,381	5.0	5.2
TOTAL					
FARM PROPRIETORS	534	536	536	0.4	0.0
NON FARM PROPRIETORS	4,746	4,754	4,808	1.3	1.1
WAGE AND SALARY	23,657	23,603	25,037	5.8	6.1
INDUSTRY :					
FARM	576	583	575	-0.2	-1.4
MANUFACTURING	3,091	3,205	3,540	14.5	10.5
CONSTRUCTION	2,074	2,174	2,451	18.2	12.7
MINING	0	0	0		
GOVERNMENT	5,296	5,125	5,199	-1.8	1.4
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	677	634	726	7.2	14.5
FINANCE, INSURANCE & REAL ESTATE	1,708	1,626	1,701	-0.4	4.6
RETAIL AND WHOLESALE TRADE	7,290	7,244	7,750	6.3	7.0
SERVICES	8,225	8,301	8,438	2.6	1.7
TOTAL PVT SERVICE-PRODUCING	17,900	17,805	18,615	4.0	4.5
ALL INDUSTRY TOTAL	28,937	28,892	30,380	5.0	5.2
POPULATION (00s)	843	849	858	1.8	1.1
PERSONAL INCOME (RESIDENTS) (000s)	1,355,932	1,424,592	1,488,716	9.8	4.5
PER CAPITA PERSONAL INCOME (\$)	16,086	16,772	17,359	7.9	3.5

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

GALLATIN COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT					
TOTAL	1,864	1,936	1,894	1.6	-2.2
FARM PROPRIETORS	344	345	345	0.3	0.0
NON FARM PROPRIETORS	277	370	376	-0.3	1.6
WAGE AND SALARY	1,143	1,221	1,173	2.6	-3.9
INDUSTRY :					
FARM	441	455	437	-0.9	-4.0
MANUFACTURING	102	120	73	-28.4	-39.2
CONSTRUCTION	85	95	101	18.8	6.3
MINING	0	0	0		
GOVERNMENT	287	306	308	7.3	0.7
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	41	51	48	17.1	-5.9
FINANCE, INSURANCE & REAL ESTATE	80	77	76	-5.0	-1.3
RETAIL AND WHOLESALE TRADE	472	452	493	4.4	9.1
SERVICES	356	380	358	0.6	-5.8
TOTAL PVT SERVICE-PRODUCING	949	960	975	2.7	1.6
ALL INDUSTRY TOTAL	1,864	1,936	1,894	1.6	-2.2
POPULATION (00s)					
PERSONAL INCOME (RESIDENTS) (000s)	55	57	58	5.5	1.8
PER CAPITA PERSONAL INCOME (\$)	69,658	76,107	78,094	12.1	2.6
	12,654	13,446	13,453	6.3	0.1

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

GRANT COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	6,338	6,459	6,609	4.3	2.3
FARM PROPRIETORS	1,138	1,141	1,141	0.3	0.0
NON FARM PROPRIETORS	1,232	1,238	1,257	2.0	1.5
WAGE AND SALARY	3,968	4,080	4,211	6.1	3.2
INDUSTRY :					
FARM	1,310	1,336	1,304	-0.5	-2.4
MANUFACTURING	477	439	459	-3.8	4.6
CONSTRUCTION	0	0	358		
MINING	0	0	0		
GOVERNMENT	838	876	876	4.5	0.0
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	364	326	326	-10.4	0.0
FINANCE, INSURANCE & REAL ESTATE	325	316	311	-4.3	-1.6
RETAIL AND WHOLESALE TRADE	1,288	1,480	1,856	44.1	25.4
SERVICES	1,079	1,070	1,119	3.7	4.6
TOTAL PVT SERVICE-PRODUCING	3,056	3,192	3,612	18.2	13.2
ALL INDUSTRY TOTAL	5,681	5,843	6,609	16.3	13.1
POPULATION (00s)	163	169	174	6.7	3.0
PERSONAL INCOME (RESIDENTS) (000s)	220,168	237,930	248,799	13.0	4.6
PER CAPITA PERSONAL INCOME (\$)	13,498	14,079	14,286	5.8	1.5

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

KENTON COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	59,892	60,298	59,912	0.0	-0.6
FARM PROPRIETORS	558	559	559	0.2	0.0
NON FARM PROPRIETORS	8,166	8,246	8,339	2.1	1.1
WAGE AND SALARY	51,168	51,493	51,014	-0.3	-0.9
INDUSTRY :					
FARM	577	580	576	-0.2	-0.7
MANUFACTURING	4,710	4,198	4,416	-6.2	5.2
CONSTRUCTION	4,112	4,039	4,331	5.3	7.2
MINING	18	16	16	-11.1	0.0
GOVERNMENT	9,677	10,182	9,582	-1.0	-5.9
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	2,302	2,171	2,181	-5.3	0.5
FINANCE, INSURANCE & REAL ESTATE	3,516	3,609	3,576	1.7	-0.9
RETAIL AND WHOLESALE TRADE	15,900	15,559	14,815	-6.8	-4.8
SERVICES	19,080	19,944	20,419	7.0	2.4
TOTAL PVT SERVICE-PRODUCING	40,798	41,283	40,991	0.5	-0.7
ALL INDUSTRY TOTAL	59,892	60,298	59,912	0.0	-0.6
POPULATION (00s)	1,430	1,432	1,445	1.0	0.9
PERSONAL INCOME (RESIDENTS) (000s)	2,500,546	2,660,637	2,763,861	10.5	3.9
PER CAPITA PERSONAL INCOME (\$)	17,491	18,576	19,128	9.4	3.0

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

PENDLETON COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	4,251	4,327	4,394	3.4	1.5
FARM PROPRIETORS	1,034	1,036	1,036	0.2	0.0
NON FARM PROPRIETORS	751	743	753	0.3	1.3
WAGE AND SALARY	2,466	2,548	2,605	5.6	2.2
INDUSTRY :					
FARM	1,147	1,164	1,143	-0.3	-1.8
MANUFACTURING	390	398	430	10.3	8.0
CONSTRUCTION	139	153	168	20.9	9.8
MINING	0	0	0		
GOVERNMENT	611	647	669	9.5	3.4
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	290	278	295	1.7	6.1
FINANCE, INSURANCE & REAL ESTATE	201	197	199	-1.0	1.0
RETAIL AND WHOLESALE TRADE	580	601	599	3.3	-0.3
SERVICES	77	74	68	-11.7	-8.1
TOTAL PVT SERVICE-PRODUCING	1,148	1,150	1,161	1.1	1.0
ALL INDUSTRY TOTAL	3,435	3,512	3,571	4.0	1.7
POPULATION (00s)	124	127	129	4.0	1.6
PERSONAL INCOME (RESIDENTS) (000s)	156,060	166,636	172,907	10.8	3.8
PER CAPITA PERSONAL INCOME (\$)	12,583	13,164	13,414	6.6	1.9

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

BROWN COUNTY, OHIO	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	10,872	10,882	10,804	-0.6	-0.7
FARM PROPRIETORS	1,744	1,706	1,662	-4.7	-2.6
NON FARM PROPRIETORS	2,330	2,342	2,376	2.0	1.5
WAGE AND SALARY	6,798	6,834	6,766	-0.5	-1.0
INDUSTRY :					
FARM	1,863	1,817	1,791	-3.9	-1.4
MANUFACTURING	1,422	1,361	1,197	-15.8	-12.0
CONSTRUCTION	532	575	568	6.8	-1.2
MINING	0	0	0		
GOVERNMENT	1,819	1,845	1,909	4.9	3.5
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	405	425	432	6.7	1.6
FINANCE, INSURANCE & REAL ESTATE	465	473	454	-2.4	-4.0
RETAIL AND WHOLESALE TRADE	2,010	2,001	1,951	-2.9	-2.5
SERVICES	2,352	2,381	2,499	6.3	5.0
TOTAL PVT SERVICE-PRODUCING	5,232	5,280	5,336	2.0	1.1
ALL INDUSTRY TOTAL	10,868	10,878	10,801	-0.6	-0.7
POPULATION (00s)	356	364	372	4.5	2.2
PERSONAL INCOME (RESIDENTS) (000s)	490,264	529,365	550,436	12.3	4.0
PER CAPITA PERSONAL INCOME (\$)	13,755	14,551	14,807	7.6	1.8

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

CLERMONT COUNTY, OHIO	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	50,348	51,260	53,069	5.4	3.5
FARM PROPRIETORS	1,013	991	965	-4.7	-2.6
NON FARM PROPRIETORS	10,420	10,522	10,665	2.4	1.4
WAGE AND SALARY	38,915	39,747	41,439	6.5	4.3
INDUSTRY :					
FARM	1,104	1,076	1,064	-3.6	-1.1
MANUFACTURING	6,841	6,863	6,900	0.9	0.5
CONSTRUCTION	3,410	3,944	4,214	23.6	6.8
MINING	39	0	0	-100	
GOVERNMENT	6,578	6,655	6,755	2.7	1.5
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	2,257	2,189	2,163	-4.2	-1.2
FINANCE, INSURANCE & REAL ESTATE	3,415	3,515	3,547	3.9	0.9
RETAIL AND WHOLESALE TRADE	13,370	13,376	14,280	6.8	6.8
SERVICES	13,334	13,034	13,500	1.2	3.6
TOTAL PVT SERVICE-PRODUCING	32,376	32,114	33,490	3.4	4.3
ALL INDUSTRY TOTAL	50,348	50,652	52,423	4.1	3.5
POPULATION (00s)	1,545	1,578	1,613	4.4	2.2
PERSONAL INCOME (RESIDENTS) (000s)	2,493,058	2,694,522	2,821,890	13.2	4.7
PER CAPITA PERSONAL INCOME (\$)	16,138	17,076	17,499	8.4	2.5

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

FOOTNOTE 2: THE FOURTH COLUMN REPRESENTS THE PERCENTAGE GROWTH OR DECLINE FOR THE ENTIRE PERIOD SPECIFIED IN THE COLUMN HEADING. THIS IS NOT AN ANNUALIZED PERCENTAGE CHANGE.

FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F22 AA NAME: BANK OF ANYTOWN, ANYTOWN

HAMILTON COUNTY, OHIO	1990	1992	1993	PERCENTAGE CHANGE 1990 - 1993	PERCENTAGE CHANGE 1992 - 1993
ESTABLISHMENT EMPLOYMENT TOTAL	625,891	627,197	628,930	0.5	0.3
FARM PROPRIETORS	334	326	317	-5.1	-2.8
NONFARM PROPRIETORS	59,408	59,212	59,722	0.5	0.9
WAGE AND SALARY	566,149	567,659	568,891	0.5	0.2
INDUSTRY	578	555	582	0.7	4.9
FARM					
MANUFACTURING	115,893	111,842	107,927	-6.9	-3.5
CONSTRUCTION	29,246	29,101	29,451	0.7	1.2
MINING	613	551	537	-12.4	-2.5
GOVERNMENT	66,539	68,083	67,476	1.4	-0.9
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	30,801	28,944	28,802	-6.5	-0.5
FINANCE, INSURANCE & REAL ESTATE	52,456	51,706	52,520	0.1	1.6
RETAIL AND WHOLESALE TRADE	143,805	146,348	146,098	1.6	-0.2
SERVICE	185,960	190,067	195,537	5.2	2.9
TOTAL PVT SERVICE - PRODUCING	413,022	417,065	422,957	2.4	1.4
ALL INDUSTRY TOTAL	625,891	627,197	628,930	0.5	0.3
POPULATION(00s)	8,693	8,712	8,710	0.2	-0.0
PERSONAL INCOME (RESIDENTS) (000's)	18800200	19958656	20653731	9.9	3.5
PER CAPITA PERSONAL INCOME (\$)	21,626	22,909	23,711	9.6	3.5

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AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

WARREN COUNTY, OHIO	1990	1992	1993	PERCENTAGE CHANGE 1990 - 1993	PERCENTAGE CHANGE 1992 - 1993
ESTABLISHMENT EMPLOYMENT TOTAL	46,273	48,313	50,889	10.0	5.3
FARM PROPRIETORS	983	962	937	-4.7	-2.6
NONFARM PROPRIETORS	8,214	8,297	8,420	2.5	1.5
WAGE AND SALARY	37,076	39,054	41,532	12.0	6.3
INDUSTRY					0.3
FARM	1,174	1,141	1,144	-2.6	
MANUFACTURING	6,913	8,000	9,059	31.0	13.2
CONSTRUCTION	2,621	2,633	2,775	5.9	5.4
MINING	54	61	70	29.6	14.8
GOVERNMENT	5,683	5,921	6,021	5.9	1.7
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	949	1,005	1,015	7.0	1.0
FINANCE, INSURANCE & REAL ESTATE	2,026	2,066	2,126	4.9	2.9
RETAIL AND WHOLESALE TRADE	12,738	13,174	13,966	9.6	6.0
SERVICE	14,115	14,312	14,713	4.2	2.8
TOTAL PVT SERVICE - PRODUCING	29,828	30,557	31,820	6.7	4.1
ALL INDUSTRY TOTAL	46,273	48,313	50,889	10.0	5.3
POPULATION(00s)	1,170	1,194	1,230	5.1	3.0
PERSONAL INCOME (RESIDENTS) (000's)	2,096,259	2,253,537	2,388,932	14.0	6.0
PER CAPITA PERSONAL INCOME (\$)	17,922	18,869	19,415	8.3	2.9

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AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F22 AA NAME: BANK OF ANYTOWN, ANYTOWN

	1990	1992	1993	PERCENTAGE CHANGE 1990 - 1993	PERCENTAGE CHANGE 1992 - 1993
ESTABLISHMENT EMPLOYMENT TOTAL	897,759	905,966	917,030	2.1	1.2
FARM PROPRIETORS	9,606	9,530	9,394	-2.2	--1.4
NONFARM PROPRIETORS	102,996	103,156	104,260	1.2	1.1
WAGE AND SALARY	785,157	793,280	803,376	2.3	1.3
INDUSTRY					
FARM	10,952	10,918	10,760	-1.8	-1.4
MANUFACTURING	150,511	147,919	146,084	-2.9	-1.2
CONSTRUCTION	45,158	46,357	48,401	7.2	4.4
MINING	797	687	683	-14.3	-0.6
GOVERNMENT	104,034	106,607	105,907	1.8	-.07
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	46,735	45,302	45,587	-2.5	0.6
FINANCE, INSURANCE & REAL ESTATE	66,990	66,385	67,333	0.5	1.4
RETAIL AND WHOLESALE TRADE	213,797	216,987	220,076	2.9	1.4
SERVICE	257,308	262,629	270,581	5.2	3.0
TOTAL PVT SERVICE - PRODUCING	584,830	591,303	603,577	3.2	2.1
ALL INDUSTRY TOTAL	896,282	903,791	915,412	2.1	1.3
POPULATION(00s)	15,439	15,577	15,719	1.8	0.9
PERSONAL INCOME (RESIDENTS) (000's)	29941436	31913284	33192088	10.9	4.0
PER CAPITA PERSONAL INCOME (\$)	19,393	20,487	21,116	8.9	0.0

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228 - Bank of Anytown, Anytown

Dearborn County, Indiana
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Construction	1,342	130	127	2	1
Manufacturing	2,174	46	40	4	2
Transportation and Public Utilities	788	48	46	2	0
Wholesale Trade	264	45	45	0	0
Retail Trade	2,311	224	217	7	0
Finance, Insurance, and Real Estate	500	74	74	0	0
Services and Other	1,451	226	221	5	0
Total County	8,830	793	770	20	3

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Ohio County, Indiana
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Construction	48	14	14	0	0
Manufacturing	0	2	2	0	0
Transportation and Public Utilities	0	3	3	0	0
Wholesale Trade	0	2	2	0	0
Retail Trade	126	15	15	0	0
Finance, Insurance, and Real Estate	18	4	4	0	0
Services and Other	121	16	15	1	0
Total County	313	56	55	1	0

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Boone County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	24	3	3	0	0
Construction	1,353	180	175	5	0
Manufacturing	6,680	116	86	28	2
Transportation and Public Utilities	5,307	86	78	7	1
Wholesale Trade	1,972	112	104	7	1
Retail Trade	8,860	502	458	44	0
Finance, Insurance, and Real Estate	739	134	134	0	0
Administrative Auxiliary	1,139	16	12	3	1
Services and Other	8,028	525	499	24	2
Total County	34,102	1,674	1,549	118	7

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Campbell County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	1,547	196	192	4	0
Manufacturing	3,698	78	64	13	1
Transportation and Public Utilities	324	37	36	1	0
Wholesale Trade	1,104	80	78	2	0
Retail Trade	5,577	426	399	27	0
Finance, Insurance, and Real Estate	798	123	122	1	0
Administrative Auxiliary	831	11	8	3	0
Services and Other	5,685	509	498	10	1
Total County	19,564	1,461	1,398	61	2

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Gallatin County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Construction	35	7	7	0	0
Manufacturing	58	4	4	0	0
Transportation and Public Utilities	0	6	6	0	0
Wholesale Trade	297	8	7	1	0
Retail Trade	141	25	25	0	0
Finance, Insurance, and Real Estate	19	5	5	0	0
Services and Other	106	19	18	1	0
Total County	656	74	72	2	0

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Grant County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Construction	311	50	49	1	0
Manufacturing	333	13	10	3	0
Transportation and Public Utilities	191	20	19	1	0
Wholesale Trade	336	14	13	1	0
Retail Trade	1,307	118	113	5	0
Finance, Insurance, and Real Estate	179	28	28	0	0
Services and Other	670	89	86	3	0
Total County	3,327	332	318	14	0

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Kenton County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	3,408	311	301	10	0
Manufacturing	6,345	163	129	32	2
Transportation and Public Utilities	4,557	123	112	9	2
Wholesale Trade	3,235	218	203	15	0
Retail Trade	11,829	723	675	46	2
Finance, Insurance, and Real Estate	2,711	261	251	10	0
Administrative Auxiliary	2,148	31	22	8	1
Services and Other	16,105	981	935	42	4
Total County	50,338	2,812	2,629	172	11

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Pendleton County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	56	19	19	0	0
Manufacturing	448	10	7	3	0
Transportation and Public Utilities	68	14	14	0	0
Wholesale Trade	0	10	10	0	0
Retail Trade	408	52	51	1	0
Finance, Insurance, and Real Estate	81	19	19	0	0
Services and Other	317	59	59	0	0
Total County	1,378	184	180	4	0

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 SUMMARY
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Brown County, Ohio
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	154	45	45	0	0
Manufacturing	1,552	26	19	7	0
Transportation and Public Utilities	856	22	21	0	1
Wholesale Trade	393	26	23	3	0
Retail Trade	1,180	143	138	5	0
Finance, Insurance, and Real Estate	396	41	40	1	0
Services and Other	1,179	159	155	4	0
Total County	5,710	463	442	20	1

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Clermont County, Ohio
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	2,078	375	371	4	0
Manufacturing	6,724	136	118	15	3
Transportation and Public Utilities	1,488	85	80	5	0
Wholesale Trade	1,791	153	146	7	0
Retail Trade	9,614	667	626	41	0
Finance, Insurance, and Real Estate	1,680	181	177	4	0
Administrative Auxiliary	53	12	9	3	0
Services and Other	8,663	809	779	29	1
Total County	32,091	2,419	2,307	108	4

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Hamilton County, Ohio
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	345	25	23	2	0
Construction	20,759	2,140	2,069	71	0
Manufacturing	109,917	1,626	1,279	317	30
Transportation and Public Utilities	27,311	808	709	92	7
Wholesale Trade	47,739	2,300	2,154	141	5
Retail Trade	98,220	5,918	5,517	392	9
Finance, Insurance, and Real Estate	33,549	2,555	2,456	92	7
Administrative Auxiliary	32,345	281	211	56	14
Services and Other	164,873	9,103	8,530	546	27
Total County	535,058	24,756	22,948	1,709	99

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Warren County, Ohio
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	43	6	6	0	0
Construction	1,246	261	259	2	0
Manufacturing	9,781	181	134	46	1
Transportation and Public Utilities	637	65	63	2	0
Wholesale Trade	2,200	165	157	8	0
Retail Trade	9,486	589	562	25	2
Finance, Insurance, and Real Estate	1,012	164	161	3	0
Administrative Auxiliary	0	12	9	2	1
Services and Other	7,826	669	635	33	1
Total County	32,231	2,112	1,986	121	5

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 SUMMARY
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Summary by MSA
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-----Number of Establishments-----		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	412	39	37	2	0
Construction	32,337	3,728	3,628	99	1
Manufacturing	147,710	2,401	1,892	468	41
Transportation and Public Utilities	41,527	1,317	1,187	119	11
Wholesale Trade	59,331	3,133	2,942	185	6
Retail Trade	149,059	9,402	8,796	593	13
Finance, Insurance, and Real Estate	41,682	3,589	3,471	111	7
Administrative Auxiliary	36,516	363	271	75	17
Services and Other	215,024	13,164	12,430	698	36
Total MSA	723,598	37,136	34,654	2,350	132

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